

PATENT APPLICATION

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants:	Michael B. Elliott, et al.	Examiner:	Campen, Kelly Scaggs
Serial No.	09/976,607	Art Unit:	3624
Filing Date:	10/12/2001	Atty. Docket No.:	33836.00.0013
Confirmation No.:	3270		

Title: **METHOD TO IMPROVE DEBT COLLECTION PRACTICES**

Mail Stop Amendment  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE**

Dear Sir:

In response to the Office Action mailed May 17, 2006, Applicants make the following amendments and respond as follows:

**Amendments to the Abstract** begin on page 2 of this paper.

**Listing of the Claims** begins on page 3 of this paper.

**Remarks** begin on page 6 of this paper.